

Information to identify the case:			
Debtor 1	Brian W Ishman		
	First Name	Middle Name	Last Name
Debtor 2	Connie L Ishman		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-70397-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian W Ishman

Connie L Ishman
dba Connie's Family Hairstyles

9/9/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian W Ishman
Connie L Ishman
Debtors

Case No. 16-70397-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Sep 09, 2021

User: mgut
Form ID: 3180W

Page 1 of 4
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Brian W Ishman, Connie L Ishman, 410 5th Street, Windber, PA 15963-1308
14300104	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14234862	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Home Depot Credit Services, P.O. Box 182676, Columbus, OH 43218
14234857	+ Cowbird Emergency Physician, P.O. Box 38032, Philadelphia, PA 19101-0777
14234858	+ Credit Bureau Centre, P.O. Box 273, Monroe, WI 53566-0273
14234860	+ Embrace/Atlanticus, Po Box 105555, Atlanta, GA 30348-5555
14234865	+ Law Offices of Fredric I Weinberg & Asso, 1001 E. Hector Street, Suite 200, Conshohocken, PA 19428-2395
14234866	+ Luther P. Miller, Inc., 3484 Elton Road, Johnstown, PA 15904-1998
14234876	+ MRS Assoc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14234869	#+ Merchants Credit Guide, 223 W Jackson Blvd Ste 4, Chicago, IL 60606-6914
14234873	+ Midland Funding, LLC, c/o Hayt, Hayt & Landau, LLC, 123 South Broad Street, Suite 1660, Philadelphia, PA 19109-1003
14234874	+ Midland Funding, LLC, Attn: Andrew Everett Callahan, Esquire, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
14234878	+ Penelec, P.O. Box 3687, Akron, OH 44309-3687
14234882	+ Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703
14234891	+ The Bureaus, 650 Dundee Road Suite 370, Northbrook, IL 60062-2757
14234892	+ Union Plus Credit Card, P.O. Box 30255, Salt Lake City, UT 84130-0255
14234893	+ Verizon, P.O. Box 151254, Albany, NY 12212

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 10 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 09 2021 23:16:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 10 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 09 2021 23:16:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: JEFFERSONCAP.COM	Sep 10 2021 03:18:00	Jefferson Capital Systems, PO Box 7999, St Cloud, MN 56302-9617
14234849	+ EDI: ARSN.COM	Sep 10 2021 03:18:00	ARS National Services, Inc., P.O. Box 469100,

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			Escondido, CA 92046-9100
14246822	EDI: GMACFS.COM	Sep 10 2021 03:18:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14234848	+ EDI: GMACFS.COM	Sep 10 2021 03:18:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14234850	EDI: BANKAMER.COM	Sep 10 2021 03:18:00	Bk Of Amer, Po Box 982235, El Paso, TX 79998
14238170	EDI: RECOVERYCORP.COM	Sep 10 2021 03:18:00	Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14234852	EDI: CAPITALONE.COM	Sep 10 2021 03:18:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14234851	+ EDI: CAPITALONE.COM	Sep 10 2021 03:18:00	Cap One Na, Po Box 26625, Richmond, VA 23261-6625
14234853	+ EDI: CAPITALONE.COM	Sep 10 2021 03:18:00	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14234854	+ EDI: CITICORP.COM	Sep 10 2021 03:18:00	Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
14234855	+ EDI: CITICORP.COM	Sep 10 2021 03:18:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14234859	+ EDI: TCISOLUTIONS.COM	Sep 10 2021 03:18:00	Emblem MasterCard, P.O. Box 89210, Sioux Falls, SD 57109-9210
14254651	+ EDI: CBS7AVE	Sep 10 2021 03:18:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14234861	+ EDI: CBS7AVE	Sep 10 2021 03:18:00	Ginnys, 1112 7th Ave, Monroe, WI 53566-1364
14234863	+ EDI: HFC.COM	Sep 10 2021 03:18:00	HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
14234864	EDI: JEFFERSONCAP.COM	Sep 10 2021 03:18:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
14293534	EDI: JEFFERSONCAP.COM	Sep 10 2021 03:18:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14234856	EDI: JPMORGANCHASE	Sep 10 2021 03:18:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14248751	Email/Text: camanagement@mtb.com	Sep 09 2021 23:16:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14234867	Email/Text: camanagement@mtb.com	Sep 09 2021 23:16:00	M&T Bank, Lending Services, Customer Support, P.O. Box 900, Millsboro, DE 19966
14246342	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 09 2021 23:22:56	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14275827	+ EDI: MID8.COM	Sep 10 2021 03:18:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14234868	+ EDI: CBSMASON	Sep 10 2021 03:18:00	Mason Easy Pay, P.O. Box 2808, Monroe, WI 53566-8008
14234870	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 09 2021 23:22:49	Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
14234871	+ EDI: MID8.COM	Sep 10 2021 03:18:00	Midland Credit Management, Inc., 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14234872	+ EDI: MID8.COM	Sep 10 2021 03:18:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14234875	+ EDI: CBS7AVE	Sep 10 2021 03:18:00	Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
14254650	+ EDI: CBS7AVE	Sep 10 2021 03:18:00	Montgomery Ward, c/o Creditors Bankruptcy

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14234877	Email/Text: paparalegals@pandf.us	Sep 09 2021 23:16:00	Service, P.O. Box 800849, Dallas, TX 75380-0849
14234880	EDI: PRA.COM	Sep 10 2021 03:18:00	Patenaude & Felix, A.P.C., c/o Gregg L. Morris, Esquire, 213 East Main Street, Carnegie, PA 15106
14234881	EDI: PRA.COM	Sep 10 2021 03:18:00	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14234879	+ EDI: PRA.COM	Sep 10 2021 03:18:00	Portfolio Recovery Associates, LLC, c/o Carrie A. Brown, Esquire, 120 Corporate Boulevard, Norfolk, VA 23502
14234883	+ EDI: RMCB.COM	Sep 10 2021 03:18:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14251969	+ EDI: CBS7AVE	Sep 10 2021 03:18:00	Retrieval Masters Creditors Bureau, Inc., 2269 S. Saw Mill River Road, Building 3, Elmsford, NY 10523-3848
14234884	+ EDI: CBS7AVE	Sep 10 2021 03:18:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14234885	+ EDI: CBSMASON	Sep 10 2021 03:18:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
14251979	+ EDI: CBSMASON	Sep 10 2021 03:18:00	Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020
14234886	+ EDI: RMSC.COM	Sep 10 2021 03:18:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14234887	+ EDI: RMSC.COM	Sep 10 2021 03:18:00	Syncb/Amazon, Po Box 965015, Orlando, FL 32896-5015
14234888	+ EDI: RMSC.COM	Sep 10 2021 03:18:00	Syncb/Ashley Furniture, 950 Forrer Blvd, Kettering, OH 45420-1469
14234889	+ EDI: RMSC.COM	Sep 10 2021 03:18:00	Syncb/Jcp, Po Box 965007, Orlando, FL 32896-5007
14234890	+ EDI: RMSC.COM	Sep 10 2021 03:18:00	Syncb/Walmart, Po Box 965024, Orlando, FL 32896-5024
14234894	+ EDI: BLUESTEM	Sep 10 2021 03:18:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
		Sep 10 2021 03:18:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
14296960	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor Lakeview Loan Servicing LLC jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Connie L Ishman thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Brian W Ishman thedebterasers@aol.com
Matthew John McClelland	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7